

FIGURE 1

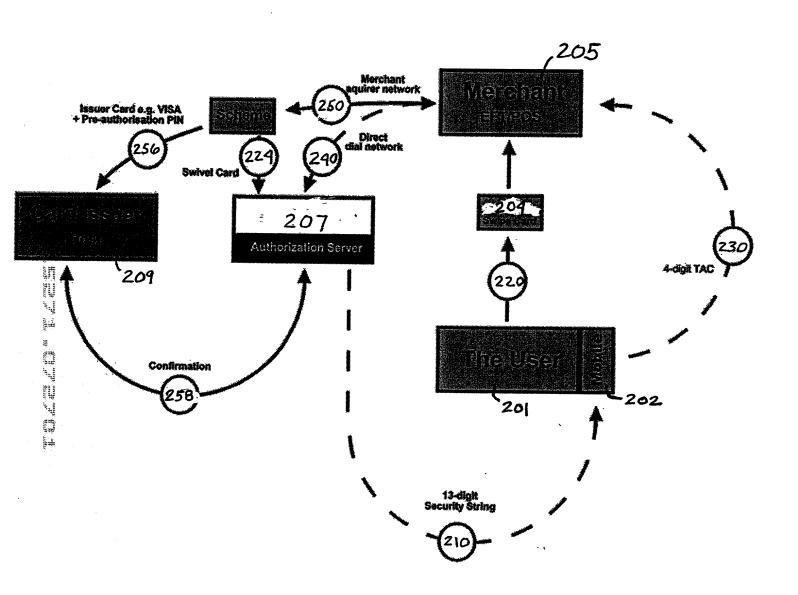


FIGURE 2

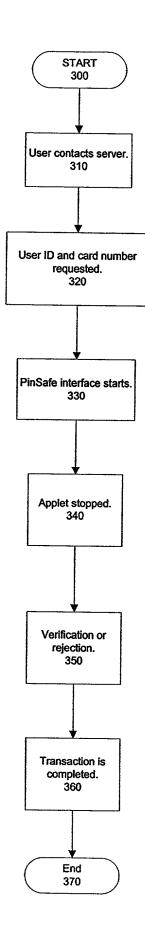
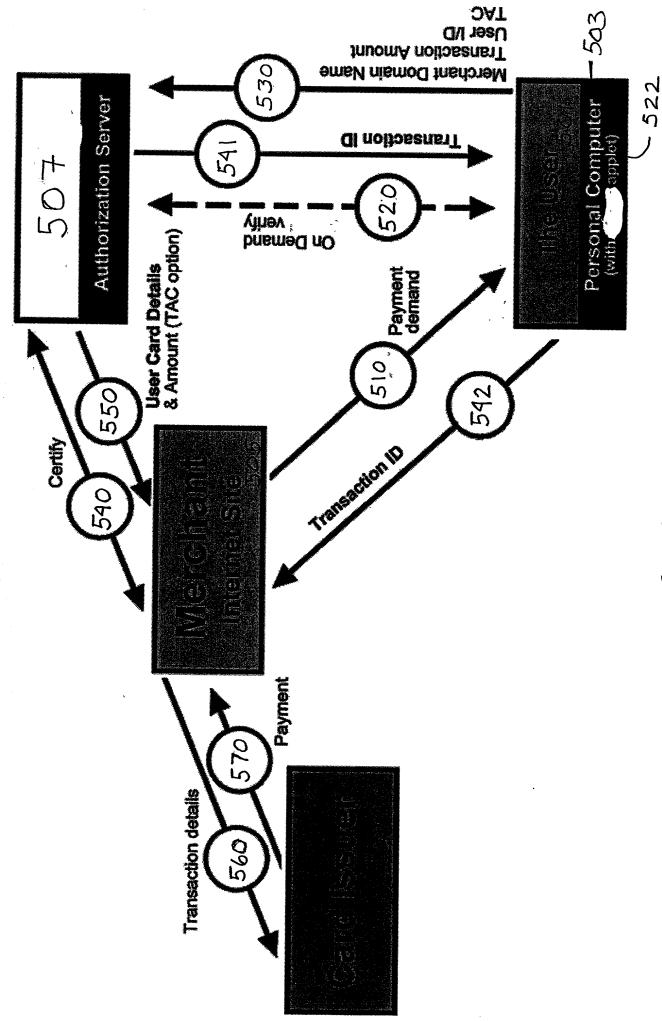


FIGURE 3

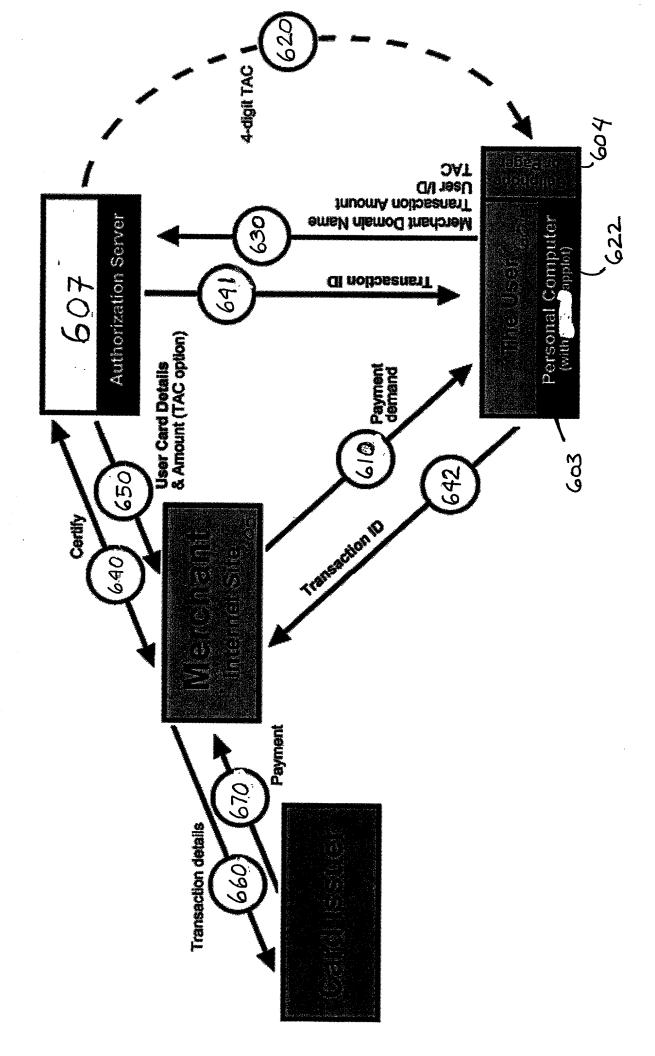
DEVICE 450 Registration 432 433 E Media Delivery Merchant/customer
Applets 4
for FTP Download 430 The agent Régistratio .436 450 431 Select Swivel Card - 407 Web Merchant Site 406 Basket -406 431

Online Protocol

FIGURE 4



FlauRE 5



FIGUREG

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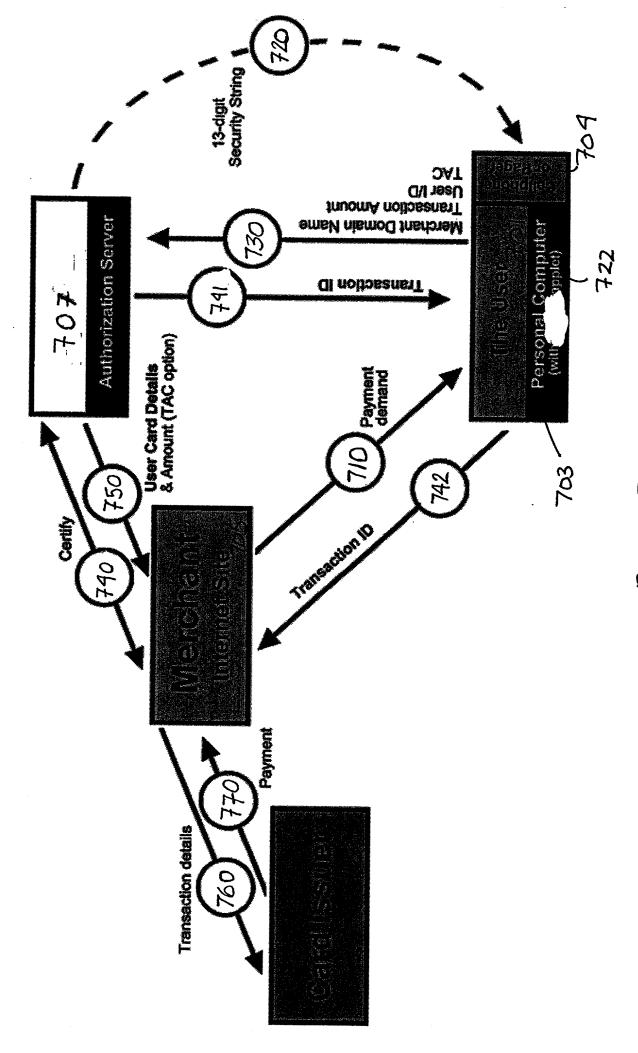


FIGURE 7

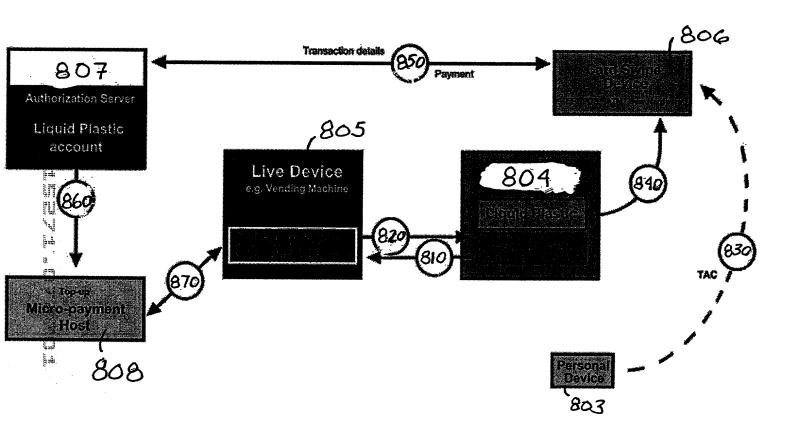


FIGURE 8

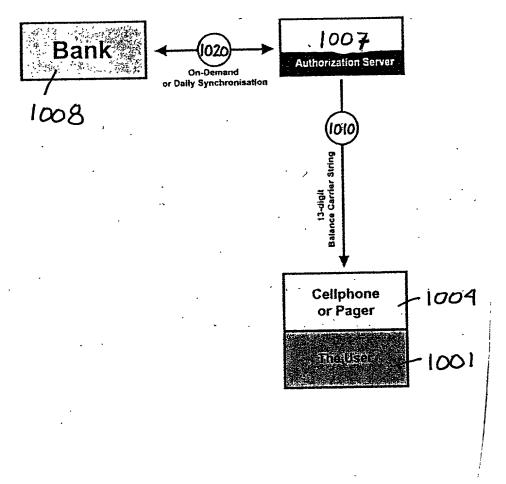
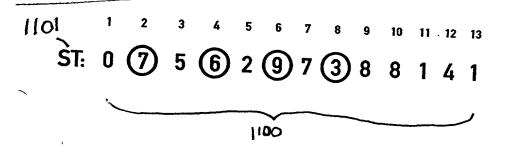


FIGURE 10



FIGUREII

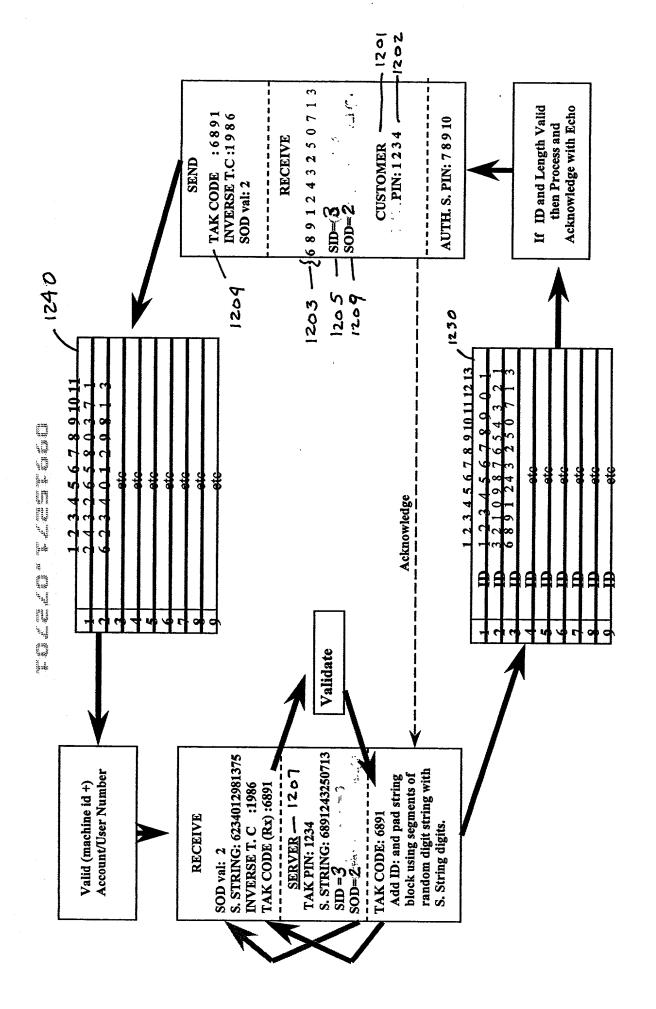


FIGURE 12

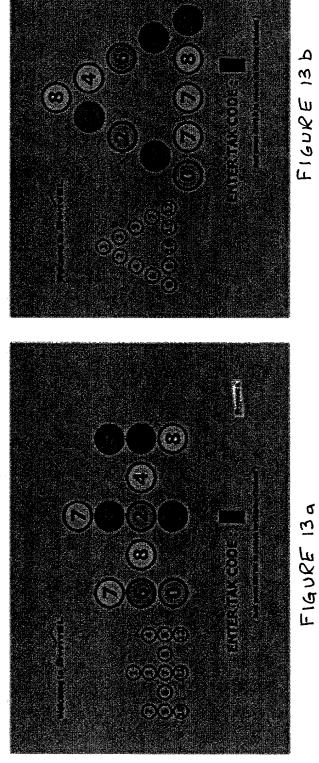


FIGURE 13 b

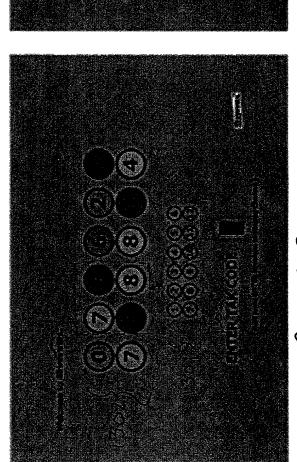


FIGURE 13c

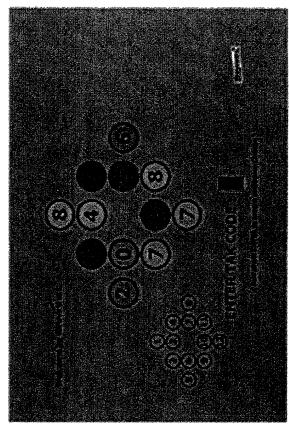
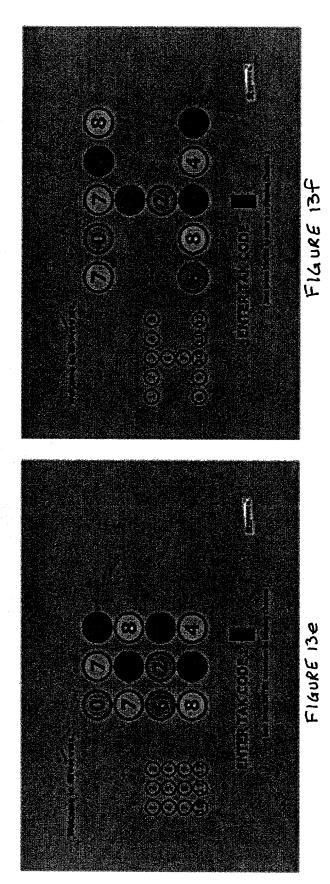


FIGURE 134



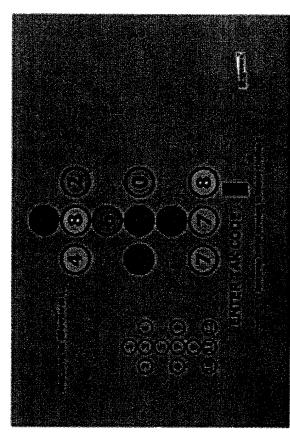


FIGURE 13g

FIGURE 134



FIGURE 14

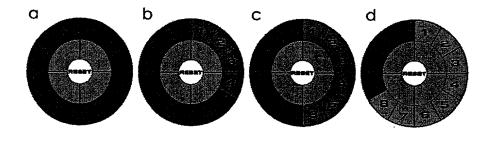


FIGURE 15a FIGURE 15b FIGURE 15c FIGURE 15d

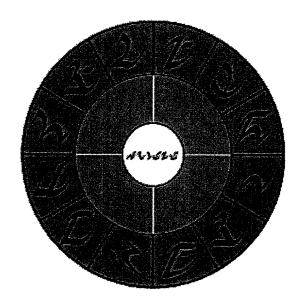


Figure 15e

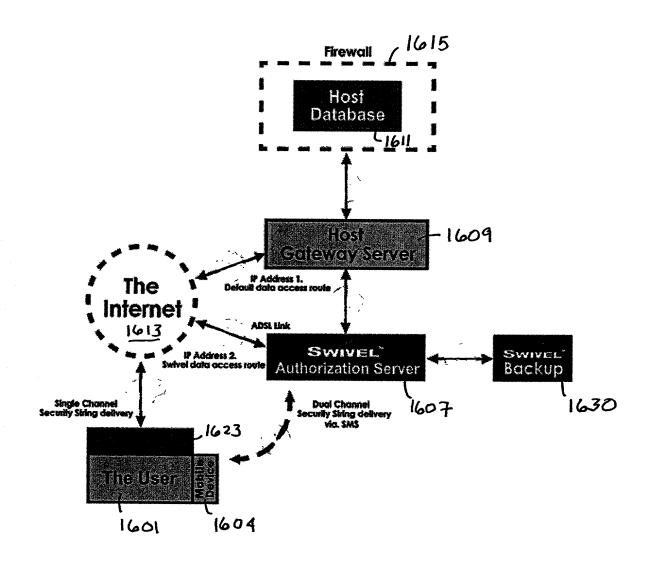


FIGURE 16

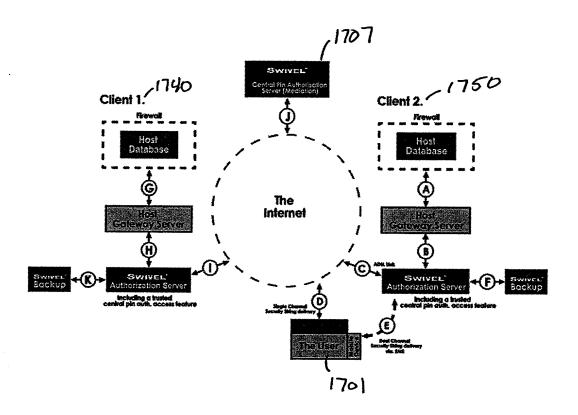


FIGURE 17

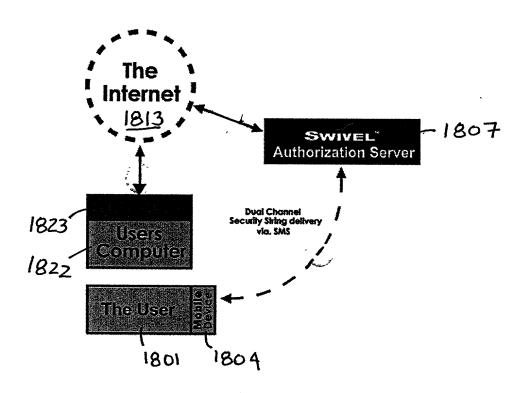


FIGURE 18

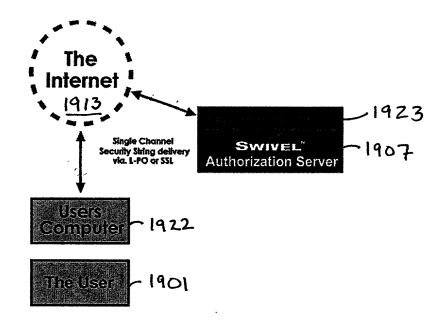


FIGURE 19

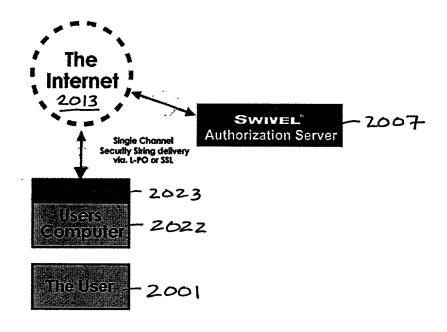


FIGURE 20

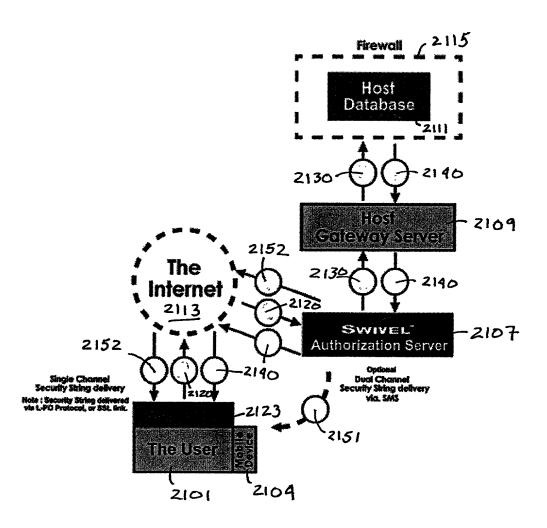


FIGURE 21

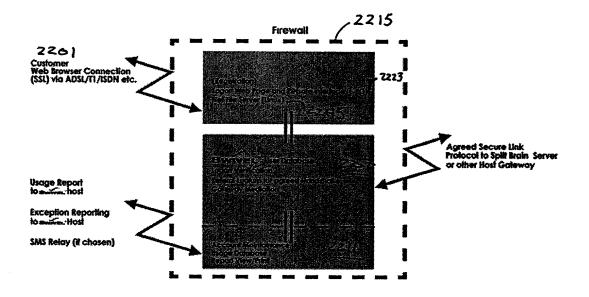


FIGURE 22

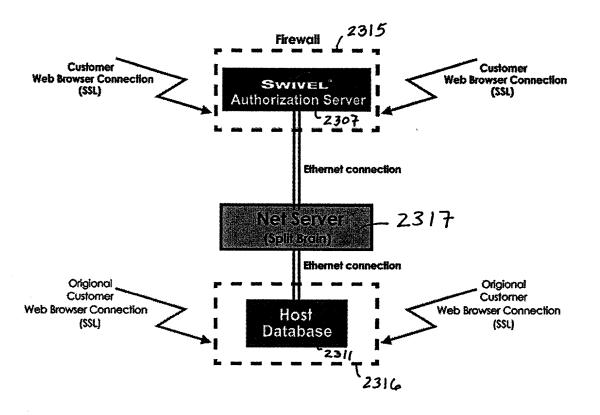


FIGURE 23